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Patents

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
German et al.)	
)	Art Unit: 3628
Application No. 09/476,386)	
)	Examiner:
Filed: December 30, 1999)	Jeffrey C. Pwu
)	
For: A COMPUTER-IMPLEMENTED METHOD)	Confirmation No.: 7757
FOR PROVIDING A CONSUMER-TO-)	
CONSUMER PAYMENT SERVICE)	
(AS AMENDED))	

**AMENDMENT AND RESPONSE TO SECOND OFFICE ACTION AND
RECORD OF INTERVIEW**

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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SEP 30 2003

Sir:

In response to the Office Action mailed May 27, 2003 containing a final rejection, and in conjunction with a Request for Continued Examination (RCE) filed concurrently herewith under 37 CFR § 1.114, please amend the above-identified application as follows and consider the appended remarks.

In accordance with 37 CFR § 1.121, the present amendment is submitted in separate sections as follows:

- 1) **Introductory Comments,**
- 2) **Amendment to the Specification,**
- 3) **Claim Amendments,**
- 4) **Record of Interview, and**
- 5) **Remarks.**

OFFICIAL

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Arlington, VA 22313-1450, or transmitted to the U.S. Patent Office by facsimile to number (703) 872-9327, on this 29 day of September, 2003.

Handwritten Signature: John R. Hartis
John R. Hartis - Reg. No. 30,388

1) Introductory Comments

Claims 32-62 are pending in the present application, prior to this amendment. All claims were finally rejected in the office action.

All claims have been cancelled in favor of a new claim set, without prejudice to the filing of continuation application(s) directed to the subject matter of the cancelled claims that is not covered in the new claim set. New claims 63-168 are presented for entry and consideration. These new claims are intended to replace claims 47-48, in particular, as such claims were based on FIG. 4A, which was discussed at the interview.

Accordingly, there are now 106 total claims, with 6 independent claims, presented in this amendment. The independent claims are 63, 81, 99, 116, 133 and 151.

An amendment to the specification is presented in order to provide cross-references to applications disclosing similar subject matter.

Reconsideration of the new claim set in this RCE is requested in view of the interview conducted on August 26, 2003, the amendments presented herein, and the remarks that follow.